



CLICK 201

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Oliver, et al.

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For: SYSTEM FOR MANAGEMENT OF TRANSACTIONS ON
NETWORKS

Examiner: F. Thompson, Jr.

Art Unit: 2765

November 14, 2002

Hon. Commissioner of Patents and
Trademarks
Washington, DC 20231

Dear Sir:

PRELIMINARY AMENDMENT

Prior to the examination on the merits, please add the following two claims:

81. A system, comprising:
 - (a) a plurality of separate user registration databases, each storing a plurality of user identifications, including user account reference information;
 - (b) a provider interface, through which a plurality of providers issue requests to post a transaction to a particular user account, without requiring knowledge of a respective user identity;